

Issuer

Issuer:	Ålandsbanken Abp
Owner:	
Controlling authority:	Finnish Financial Supervisory Authority

CRR-compliant	Yes
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Long Rating	S&P	Moody's	Fitch
Covered bond	AAA		
Owner	BBB		
Issuer	BBB		

Report date	31.3.2017
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Cover pool SWE

Included assets, MSEK	
Loans	2 526
Substitute assets	0
Other	0
Total	2 526

Cover pool items	
Number of loans	892
Number of clients	920
Average loan size, TSEK	2 877

Type of collateral	Loan volume, MSEK	Loan volume, %
Single - family housing & flats	1 955	77,4 %
Multi - family housing	571	22,6 %
Sum	2 526	100 %

Regional distribution	Loan volume, MSEK	Loan volume, %
Stockholms län	1 579	63 %
Skåne län	513	20 %
Västra Götalands län	255	10 %
Other	179	7 %
Sum	2 526	100 %

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	2 246	89 %
Fixed	280	11 %
Sum	2 526	100 %

Repayments	Loan volume, MSEK	Loan volume, %
Amortizing	658	26 %
Interest only	1 868	74 %
Sum	2 526	100 %

Weighted average life, years	22,2
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LTV Level, Mortgage assets	0-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70+ %	Sum
Loan volume, MSEK	2	54	79	153	372	566	1 300	0	2 526
Loan volume, %	0 %	2 %	3 %	6 %	15 %	22 %	51 %	0 %	100 %

Contractual cash flows, Pool	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y	Sum
Nominal amount, MSEK	392	171	132	133	52	152	1494	2 526
Interest rate	16%	7%	5%	5%	2%	6%	59%	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MSEK	375	620	531	837	163	2 526
Loan volume, %	15 %	25 %	21 %	33 %	6 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MSEK	1,0	0,0	0	1
Share of loan volume, %	0,04 %	0,00 %	0,00 %	0 %

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	53,1 %
WALTV	56,8 %
FX-risk**	0

**All issuance of covered bonds in foreign currency is swapped to entirely eliminate FX-risk.

Remaining average maturity, years	
Assets	22,2
Liabilities	2,3

Bonds

Outstanding issues in SEK					
ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1077864905	1 000	23.6.2014	25.3.2019	0,050	Floating
XS1155041004	750	16.12.2014	16.12.2019	0,0026	Floating
Sum	1 750				

Maturity, expressed in MSEK	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y	Sum
Total	0	1 000	750	0	0	0	0	1 750
Total, %	0 %	57 %	43 %	0 %	0 %	0 %	0 %	100 %

Interest rate type	Amount, MSEK	Amount, %
Fixed	0	0 %
Floating	1 750	100 %
Sum	1 750	100 %